

Form cscnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 16-26044-JKS
Chapter: 7
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Matthew Karwoski
70 Nolton Street
Belleville, NJ 07109

Sherri Karwoski
aka Sherri Ponczek
70 Nolton Street
Belleville, NJ 07109

Social Security No.:

xxx-xx-1904

xxx-xx-7532

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: November 28, 2016

JJW: clb

James J. Waldron
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Matthew Karwoski
 Sherri Karwoski
 Debtors

Case No. 16-26044-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Nov 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2016.

db/jdb
 cr
 +Matthew Karwoski, Sherri Karwoski, 70 Nolton Street, Belleville, NJ 07109-2220
 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: AmeriCredit Financial Services Inc., PO Box 183853,
 Arlington, TX 76096)
 516350877 +Advanced Periodontics/Implant Dentistry, 230 Center Street, Nutley, NJ 07110-2801
 516350878 +Alliance One, 6565 Kimball Drive, Suite 200, Gig Harbor, WA 98335-1206
 516394625 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 516350879 American Express, PO Box 1270, Newark, NJ 07101-1270
 516350880 +Borough of N. Arlington, PO Box 949, Matawan, NJ 07747-0949
 516350882 +CBNA Capital One, 701 E 60th St N, Sioux Falls, SD 57104-0432
 516350881 Capital One Card Serv., PO Box 71107, Charlotte, NC 28272-1107
 516350886 Doctors Express, 560 New York Avenue, Lyndhurst, NJ 07071-1532
 516350887 +Drs. Testa and Coppola, 591 Franklin Avenue, Nutley, NJ 07110-1252
 516350890 +ER Solutions, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
 516350888 +Ellen Ponczek, 70 Nolton Street, Belleville, NJ 07109-2220
 516350889 Emergency Medical Associates, PO Box 717, Livingston, NJ 07039-0717
 516350891 +Esoterix Genetic Laboratories, LLC, PO Box 2240, Burlington, NC 27216-2240
 516350892 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695
 516350894 +Hackensack University Medical Group, 30 Prospect Avenue, Hackensack, NJ 07601-1915
 516350895 Holy Name Hospital, PO Box 42966, Philadelphia, PA 19101-2966
 516350896 +Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
 516350898 +Ingram and Associates, 1009 Windcross Court, Franklin, TN 37067-2678
 516350899 Internet Medical Group, PO Box 51051, Newark, NJ 07101-5151
 516350901 +KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 516350904 LCA Collections/Lab Corp, PO Box 2240, Burlington, NC 27216-2240
 516350903 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 516350906 +Medical Lab & Pathology Consultants, PO Box 835, Clifton, NJ 07015-0835
 516350907 Mid-Atlantic Pathology Services, PA, PO Box 370, Marlboro, NJ 07746-0370
 516350908 +Montclair Radiology, 777 Passaic Ave, Suite 360, Clifton, NJ 07012-1800
 516350909 +NJ Turnpike Authority, Administration Building, 581 Main Street, PO Box 5042,
 Woodbridge, NJ 07095-5042
 516350910 +NY State Dept. of Taxation and Finance, 26 Edward Street, Arcade, NY 14009-1012
 516350911 Pegasus Memerg. GRP. Meadowlands, PO Box 95000-4640, Philadelphia, PA 19195-4640
 516350913 Quality Asset Recovery, LLC, PO Box 239, Gibbsboro, NJ 08026-0239
 516350914 +Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
 516350916 Riverside Pediatric Group, PO Box 950004535, Philadelphia, PA 19195-4535
 516350919 +S Prakash MD PA, 534 Ave E, Suite 1A, Bayonne, NJ 07002-3987
 516350920 +Schachter Portnoy, LLC, 3490 US Route 1, Princeton, NJ 08540-5920
 516350921 Sears Mastercard, PO Box 6106, Sioux Falls, SD 57117-6106
 516350922 Sequenom, 3595 John Hopkins Court, San Diego, CA 92121-1121
 516350923 Sheridan Anesthesia Services of NJ, P.C., PO Box 452258, Fort Lauderdale, FL 33345-2258
 516350924 +Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 516350926 +The Tootharium, 710 Ridge Road, Lyndhurst, NJ 07071-3224
 516350927 Total Care Pediatrics, PC, 66 West Gilbert Street, Tinton Falls, NJ 07701-4947
 516350928 US Dept. of Education, PO Box 105291, Atlanta, GA 30348-5291
 516350929 +USAA Savings Bank, 9800 Fredericksburg Road, San Antonio, TX 78288-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 28 2016 22:42:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 28 2016 22:41:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516350883 +E-mail/Text: bankruptcy@certifiedcollection.com Nov 28 2016 22:41:50
 Certified Credit and Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
 516350884 +E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 28 2016 22:42:50
 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 516350885 +E-mail/Text: kzoepfel@credit-control.com Nov 28 2016 22:42:01 Credit Control,
 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
 516350900 +E-mail/Text: ebn@barnabashealth.org Nov 28 2016 22:42:26 Jersey City Medical Center,
 355 Grand Street, Jersey City, NJ 07302-4321
 516350902 E-mail/Text: bnckohlsnotices@becket-lee.com Nov 28 2016 22:41:30 Kohl's, PO Box 2983,
 Milwaukee, WI 53201-2983
 516350905 E-mail/Text: camanagement@mtb.com Nov 28 2016 22:41:47 M&T Bank, PO Box 62182,
 Baltimore, MD 21264
 516350912 E-mail/Text: bankruptcy@prosper.com Nov 28 2016 22:42:32 Prosper Marketplace, Inc.,
 PO Box 396081, San Francisco, CA 94139-6081
 516350918 +E-mail/Text: bkrpt@retrievalmasters.com Nov 28 2016 22:41:56 RMCB, 4 Westchester Plaza,
 Suite 110, Elmsford, NY 10523-3835
 516350915 +E-mail/Text: bkrpt@retrievalmasters.com Nov 28 2016 22:41:56
 Retrieval-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110,
 Elmsford, NY 10523-1615

District/off: 0312-2

User: admin
Form ID: cscnodsc

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Total Noticed: 55

Date Rcvd: Nov 28, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516350925 E-mail/PDF: gecsed@recoverycorp.com Nov 29 2016 02:07:08 SYNCB/WalMart, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516350893 GMC
516350930 Wells Fargo
516350897 ##+Hubschman & Roman, P.C., 318 Bergen Blvd., Palisades Park, NJ 07650-2252
516350917 ##+RJM Acquisitions, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416
TOTALS: 2, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com,
NJ58@ecfcbis.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Valerie Palma DeLuisi on behalf of Debtor Matthew Karwoski vpd@palmalawfirm.com
Valerie Palma DeLuisi on behalf of Joint Debtor Sherri Karwoski vpd@palmalawfirm.com
TOTAL: 5